

**REMARKS**

In response to the Office Action dated March 27, 2006, Applicant respectfully requests continued examination based on the above claim amendments and the following remarks. Applicant respectfully submits that the claims as presented are in condition for allowance.

In the claims:

Claims 1-14, 36-44, 52 and 60-63 were previously pending.

(Claims 15-35, 45-51, and 53-59 were previously cancelled.)

Please cancel without prejudice claims 5-14, 36-44, 52, and 60-62.

Claims 1-4 and 63 are currently amended.

Claims 64-77 are new.

Claims 1-4 and 63-77 are currently pending.

In view of the following remarks, Applicant respectfully requests allowance of the subject application.

Claims 1-4, 36-44, 52 and 60-63 were rejected under 35 U.S.C. §102(b) as being anticipated by US Patent 5,897,621 to Boesch et al. (hereinafter, “Boesch”). However, claims 5-14, 36-44, 52, and 60-62 have been cancelled. Therefore, the rejection applies to only claims 1-4 and 63. However, claims 1-4 and 63 have been amended to change dependency to new claim 64.

1                   New claim 64

2                   New claim 64 defines a computer-implemented method for determining  
3                   values of multiple interrelated parameters of an e-commerce transaction across  
4                   multiple currencies to manage a sales risk, including:

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- 6                   • linking the multiple interrelated parameters of the e-commerce  
7                   transaction in one or more feedback loops such that calculating each  
8                   parameter affects calculating at least some of the other parameters;
- 9                   • wherein calculating each parameter provides an output value used as  
10                   one of multiple input values for calculating at least some of the other  
11                   parameters, and calculating each parameter uses as input the output  
12                   values from calculating at least some of the other parameters; and
- 13                   • iteratively calculating the multiple interrelated parameters using  
14                   output values from one iteration as input values for the next iteration  
15                   until stable values within respective thresholds are achieved for each  
16                   parameter.

17                   Claim 64 defines features of automated online sales risk management.  
18                   When one of multiple interrelated parameters change, then all the interrelated  
19                   parameters iteratively rebalance themselves. The iterations happen because the  
20                   parameters depend on each other. For example, the cost of insurance for a  
21                   particular good and the cost of credit for a particular buyer are both amounts that  
22                   are added to a proposed valuation of the good to obtain a purchase price that is  
23                   different from the proposed valuation. But in changing the purchase price the cost  
24                   of insurance and the cost of credit may need adjustment and many other  
25                   parameters that depend on purchase price and at the same time constitute a part of  
                         the purchase price may also be affected. For the risk management system to give  
                         an accurate reflection of current risk, the multiple interrelated parameters need to

1 be up to date. Further, when the risk management system has one or more live  
2 feeds of “real-time” current values for constantly fluctuating parameters (e.g., cost  
3 of credit; currency exchange rates; etc.) the risk management method of claim 64  
4 can constantly rebalance itself to give a purchase price that accurately reflects  
5 current risk.

6 This risk-managed purchase price may then be displayed to various parties  
7 to the transaction (e.g., buyer, seller) in units of the local currency of each party  
8 (see dependent claims). The other parameters (e.g., insurance, cost of credit, etc.)  
9 can also be displayed to each party in units of their local currency.

10 Applicant respectfully submits that claim 64 is allowable over the Boesch  
11 reference and patentable over prior art.

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13 **New claims 65-71 and Amended claims 1-4 and 63**

14 New claims 65-71 and amended claims 1-4 and 63 depend from claim 64.  
15 Dependent claims contain all the language of their respective base claims. Since  
16 claims 65-71 depend from claim 64, Applicant submits that new claims 65-71 and  
17 amended claims 1-4 and 63 are allowable too.

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19 **New claim 72**

20 Claim 72 defines a computerized system for determining values of multiple  
21 interrelated parameters of an e-commerce transaction across multiple currencies,  
22 including:

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24 • logic for linking the multiple interrelated parameters of the e-  
25 commerce transaction in one or more feedback loops such that

1 calculating each parameter affects calculating at least some of the  
2 other parameters;

3

- 4 • wherein calculating each parameter provides an output value used as  
5 one of multiple input values for calculating at least some of the other  
6 parameters and calculating each parameter uses as input the output  
7 values from calculating at least some of the other parameters; and
- 8 • logic for iteratively calculating the multiple interrelated parameters  
9 using output values from one iteration as input values for the next  
10 iteration until stable values within respective thresholds are achieved  
11 for each parameter.

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13 Applicant respectfully submits that claim 72 is allowable over the Boesch  
14 reference and patentable over prior art for reasons similar to those discussed above  
15 for claim 64.

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### New claims 73-76

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18 New claims 73-76 depend from claim 72. Dependent claims contain all the  
19 language of their respective base claims. Since claims 73-76 depend from claim  
20 72, Applicant submits that new claims 73-76 are allowable too.

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### New claim 77

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23 New claim 77 defines a computerized system, including:

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- 25 • means for determining values of multiple interrelated parameters of an e-commerce transaction across multiple currencies, including:
  - means for linking the multiple interrelated parameters of the e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

1           ■ wherein calculating each parameter provides an output value  
2            used as one of multiple input values for calculating at least  
3            some of the other parameters, and calculating each parameter  
4            uses as input the output values from calculating at least some  
5            of the other parameters;

6           ● means for iteratively calculating the multiple interrelated parameters using  
7            output values from one iteration as input values for the next iteration until  
8            stable values within respective thresholds are achieved for each parameter;  
9  
10           ● means for displaying at least some of the multiple parameters to each  
11            participant in the e-commerce transaction in a respective currency of each  
12            participant.

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15           Claims 77 recited a computerized system cast in means plus function  
16           language. Applicant respectfully submits that claim 77 is allowable over the  
17           Boesch reference and patentable over prior art for reasons similar to those  
18           discussed above for claim 64.

19  
20           **Conclusion**

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22           The Applicant submits that all of the remaining claims are in condition for  
23           allowance. If issued remain, the Applicant respectfully requests that the  
24           undersigned attorney be contacted for the purpose of scheduling an interview.

25  
26           Respectfully Submitted,

27           Dated: 27 Sept, 2006

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